



Docket No.: 298564US6

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313



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RE: Application Serial No.: 09/613,552  
Applicants: F. William GREGORY  
Filing Date: July 10, 2000  
For: SYSTEM AND METHOD FOR DELIVERING  
COMMERCIAL LINES INSURANCE POLICIES  
Group Art Unit: 3626  
Examiner: Porter, R.L.

SIR:

Attached hereto for filing are the following papers:

**COMMENTS ON SUBSTANCE OF INTERVIEW**

Our check in the amount of \$ - 0 - is attached covering any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit the difference to our Deposit Account No. 15-0030. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

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DOCKET NO: 298564US6



IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :  
F. WILLIAM GREGORY : EXAMINER: PORTER, R.L.  
SERIAL NO: 09/613,552 :  
FILED: JULY 10, 2000 : GROUP ART UNIT: 3626  
FOR: SYSTEM AND METHOD FOR :  
DELIVERING COMMERCIAL LINES  
INSURANCE POLICIES

COMMENTS ON SUBSTANCE OF INTERVIEW

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SIR:

As noted on the Interview Summary that summarizes the interview held on January 25, 2007, between Examiner Porter and Applicant's representative, Raymond F. Cardillo, the discussion began with regard to the amendment filed November 22, 2006, as part of the RCE request being believed to be sufficient to overcome the rejection of Claims 1-34 under the second paragraph of 35 U.S.C. §112. In this regard, it was noted that the showing of FIGS. 1-3 and their description in the specification must be considered in determining the meaning of the terminology in the claims. Accordingly, Applicant's representative explained the operations associated with these Figures in terms of the subject matter of the claims and noted MPEP § 2173.02. In addition, MPEP § 2173.04 was noted as pointing out "[b]readth of a claim is not to be equated with indefiniteness."

The Examiner indicated that the rejection of Claims 1-34 under the second paragraph of 35 U.S.C. §112 would be reconsidered in light of these remarks and those in the Amendment under 37 CFR § 1.114 filed on November 6, 2006.

After the discussion of the ejection of Claims 1-34 under the second paragraph of 35 U.S.C. §112 and the manner that FIGS. 1-3 indicated the operation of the claimed subject matter at least as to base Claims 1 and 18, the discussion turned to the rejection of Applicant's Claims 1-3, 5-28, and 30-34 under 35 U.S.C. §103(a) as being unpatentable over Bosco et al (hereinafter Bosco) in view of Tauhert. In this regard, Applicant's representative noted that nothing was taught or suggested by either Bosco and/or Tauhert that would render obvious the following claim requirements:

1) The operating software application must be operative to build the claimed commercial lines insurance policy from a selected one of a standard form or an added form (Claim 1).

2). Using the operating software application to build a selected commercial lines insurance policy from one of the commercial lines insurance policies selected by the user enabled interface (Claim 14).

The discussion of these points centered on the nature of group insurance, the subject matter of concern to Bosco, and the lack of any concern in this area with this claimed subject matter dealing with vastly different commercial client concerns as to a wide variety of different commercial lines insurance coverage possibilities. The fact that the primary concern in Tauhert was as to rating and not the above noted points was also discussed, as were the arguments presented in the Amendment under 37 CFR § 1.114 filed on November 6, 2006. Again, the Examiner indicated she would reconsider the current art rejections based upon these arguments even though there was no specific discussion as to the rejection of

Application No. 09/613,552  
Comments on Substance of Interview

dependent Claims 4 and 29 under 35 U.S.C. §103 over Bosco in view of Tauhert and  
“Official Notice.” .

Respectfully submitted,

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